

Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RANDALL R. ROWLAND
SHARON A. ROWLAND
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-11150

Chapter 13

Document No.: 65

ORDER OF COURT

AND NOW, this 15th day of April, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

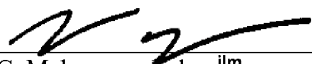
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED
4/15/25 8:48 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA


John C. Melaragno, Judge jlm
United States Bankruptcy Court

In re:
Randall R. Rowland
Sharon A. Rowland
Debtors

Case No. 19-11150-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 15, 2025

Form ID: pdf900

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Randall R. Rowland, Sharon A. Rowland, 329 Couver Crossing, Pittsfield, PA 16340-6623
15168317	+ Commonwealth of PA UCTS, Department of Labor & Industry, 651 Boas Street, Room 702, Harrisburg PA 17121-0751

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 16 2025 01:27:00	TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
15184711	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:48:43	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159566	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:48:22	Amex, PO Box 981537, El Paso, TX 79998-1537
15169440	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2025 01:36:42	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15159567	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2025 01:37:07	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15182107	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:36:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159568	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2025 01:37:05	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15159569	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2025 01:27:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
15159570	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2025 01:27:00	Comenity Bank / Wayfair, Po Box 182789, Columbus, OH 43218-2789
15159571	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2025 01:36:39	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15184896	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 01:37:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15159572	Email/Text: camanagement@mtb.com	Apr 16 2025 01:27:00	M&t Bank, Po Box 900, Millsboro, DE 19966
15173099	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2025 01:36:35	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15159573	+ Email/Text: bankruptcy@marinerfinance.com	Apr 16 2025 01:27:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
15159574	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2025 01:35:58	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
15168958	Email/PDF: cbp@omf.com		

District/off: 0315-1

User: auto

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		Apr 16 2025 01:36:59	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15179655	Email/PDF: cbp@omf.com	Apr 16 2025 01:36:14	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15159575	+ Email/PDF: cbp@omf.com	Apr 16 2025 01:48:45	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15171028	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2025 01:28:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15185957	Email/Text: bnc-quantum@quantum3group.com	Apr 16 2025 01:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15169582	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 16 2025 01:27:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15159576	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 16 2025 01:27:00	Toyota Motor Credit, 4 Gatehall Drive, Parsippany, NJ 07054-4518
15159577	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 16 2025 01:27:00	Toyota Motor Credit Company, Po Box 9786, Cedar Rapids, IA 52409-0004
15327528	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:36:48	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159579	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 16 2025 01:28:00	Us Bank, PO Box 108, Saint Louis, MO 63166
15159578	+ Email/Text: jsprentz@urc.com	Apr 16 2025 01:28:00	United Refining, 213 2nd Avenue, Warren, PA 16365-2405
15159580	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 16 2025 01:48:22	Wells Fargo Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15187327	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 01:48:28	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
15190485	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Randall R. Rowland dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Sharon A. Rowland dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com
Fred W. Freitag, IV	on behalf of Creditor Toyota Lease Trust fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Fred W. Freitag, IV	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7